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January 14, 2005

JAN 14 2005

TO : U.S. Patent and Trademark Office
ATTN: Examiner Firmin Backer
FAX NO.: 703-872-9306 TELEPHONE: 703-305-0624
FROM: William F. Herbert
RE: U.S. Application No. 08/825,565
For: APPARATUS AND METHOD FOR GRANTING ACCESS TO
NETWORK-BASED SERVICES BASED UPON EXISTING BANK
ACCOUNT INFORMATION (AS AMENDED)
Filed: March 31, 1997
Group Art Unit: 3621
Confirmation No. 1113
OUR DOCKET: 1095.1071

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted via facsimile to: Commissioner for Patents,
P.O. Box 1450, Alexandria, VA 22313-1450
on 1/14/2005

STAAS & HALSEY
By: Mary C. McZam
Date: 1/14/05

NO. OF PAGES (Including this Cover Sheet) 9

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COMMENTS:

Docket No.: 1095.1071

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re the Application of:

Shuji OYAMA, et al.

JAN 14 2005

Serial No. 08/825,565

Group Art Unit: 3621

Confirmation No. 1113

Filed: March 31, 1997

Examiner: Backer, Firmin

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

REQUEST FOR ACKNOWLEDGMENT AND RETURN OF FORM PTO-1449

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

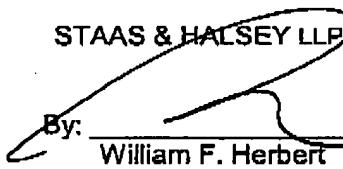
An Information Disclosure Statement was filed on April 18, 2003 (and acknowledgment requested in the Amendment filed July 8, 2004). A copy of this Information Disclosure Statement are attached.

It is respectfully requested that the Examiner return a copy of the Form PTO-1449 which accompanies the Information Disclosure Statement, marked to indicate that the reference listed therein has been considered by the Office.

The Examiner is requested to telephone the undersigned should he/she have any questions concerning this Request.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 1/14/05By: William F. Herbert
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STAAS & HALSEY

By: Mary C. McZornDate: 1/14/05

COPY

Please Date Stamp and return

Information Disclosure Statement/Form PTO 1449, 2 references, Attachment 1(e) and copy of Japanese
Language Office Action

APPLICANT(S): Shuji OYAMA, et al.

SERIAL NO: 08/825,565

CONFIRMATION NO. 1113

TITLE: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED
SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS
AMENDED)

FILING DATE: March 31, 1997

DOCKET NO: 1095.1071/GMG:ytr

DUE DATE:



9

Attorney Docket No. 1095.1071

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Patent Application of:

Shuji OYAMA, et al.

JAN 14 2005

Application No.: 08/825,565

Group Art Unit: 3628

Filed: March 31, 1997

Examiner: F. Poinvil

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

INFORMATION DISCLOSURE STATEMENTAssistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure provisions of 37 CFR § 1.56, there is hereby provided certain information which the Examiner may consider material to the examination of the subject U.S. patent application. It is requested that the Examiner make this information of record if it is deemed material to the examination of the subject application.

1. Enclosures accompanying this Information Disclosure Statement are:

- 1a. Form PTO-1449.
- 1b. Copies of IDS citations.
- 1c. An English language copy of search report(s) from a counterpart foreign application or a PCT International Search Report.
- 1d. English language Abstract (complete or relevant portion(s)) attached to each non-English language publication.
- 1e. Explanations of Relevancy of References (ATTACHMENT 1(e), hereto) for providing a concise explanation of each non-English publication.
- 1f. List of Copending Applications (ATTACHMENT 1(f), hereto).
- 1g. List of Additional Submitted Documents (ATTACHMENT 1(g), hereto).

2. This Information Disclosure Statement is filed under 37 CFR §1.97(b):

(Check either Item 2a or 2b or 2c or 2d)

- 2a. Within three months of the filing date of a national application other than a Continued Prosecution Application under § 1.53(d);
- 2b. Within three months of the date of entry of the national stage as set forth in § 1.491 in an international application.
- 2c. Before the mailing of a first Office Action on the merits; or
- 2d. Before the mailing of a first Office Action after the filing of a Request for Continued Examination under § 1.114.

3. This Information Disclosure Statement is filed under 37 CFR § 1.97(c) after the period specified in paragraph 2 above but before the mailing date of any of a Final Office Action under § 1.113, a Notice of Allowance under § 1.311 or an action that otherwise closes prosecution in the application, AND

(Check either Item 3a or 3b; Item 3b to be checked if any reference known for more than 3 months)

3a. The §1.97(e) Statement in Item 5 below is applicable; OR
3b. The \$180.00 fee set forth in 37 C.F.R. §1.17(p) is:
 enclosed.
 to be charged to Deposit Account No. 19-3935.

4. This Information Disclosure Statement is filed under 37 CFR §1.97(d) after the period specified in paragraph 3 above, but on or before payment of the Issue Fee, AND

4a. The § 1.97(e) Statement in Item 5 below is applicable; AND
4b. The \$180.00 fee set forth in 37 C.F.R. §1.17(p) is:
 enclosed.
 to be charged to Deposit Account No. 19-3935.

5. Statement under § 1.97(e) (applicable if Item 3a or Item 4 is checked)

(Check either Item 5a or 5b)

5a. In accordance with 37 CFR § 1.97(e)(1), it is stated that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
5b. In accordance with 37 CFR § 1.97(e)(2), it is stated that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known by any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

6. This is a continuation/divisional/continuation-in-part application under 37 CFR § 1.53(b).

(Check appropriate Items 6a and/or 6b)

6a. Copies of the publications listed on the attached Form PTO-1449 which were previously cited in prior application Serial No. ___, filed on ___, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, have been omitted pursuant to 37 CFR § 1.98(d).
6b. Copies of the publications listed on the attached Form PTO-1449 which were not previously cited in prior application Serial No. ___, filed on ___, and which is relied on for an earlier effective filing date for the subject application under 35 U.S.C. § 120, are provided herewith.

7. This is a continuation/divisional application under 37 CFR § 1.53(d) or Request for Continued Examination under 37 CFR 1.114.
(Check either Item 7a or 7b)

7a. The Issue Fee has not been paid.

7b. A Petition to Withdraw from issue under 37 CFR §1.313(c) is filed concurrently herewith or has been granted. A continuation application under 37 CFR § 1.53(d) or Request for Continued Examination under 37 CFR 1.114, after payment of the Issue Fee is proper in accordance with 37 CFR § 1.53(d)(1)(ii) or 37 CFR 1.114(a), respectively.

8. This is a Supplemental Information Disclosure Statement.
(Check either Item 8a or 8b)

8a. This Supplemental Information Disclosure Statement under 37 CFR § 1.97(f) supplements the Information Disclosure Statement filed on ___. A bona fide attempt was made to comply with 37 CFR § 1.98, but inadvertent omissions were made. These omissions have been corrected herein. Accordingly, additional time is requested so that this Supplemental IDS can be considered as if properly filed on ___.

8b. This Supplemental Information Disclosure Statement is timely filed within one (1) month of the Notice under 37 CFR § 1.97 and 1.98, mailed ___. (MPEP 609 C(1), Form 1 6.49, Rev. 1, Feb. 2000, pp. 600-107)

9. In accordance with 37 CFR § 1.98, a concise explanation of what is presently understood to be the relevance of each non-English language publication is:
(Check appropriate items 9a, 9b, 9c and/or 9d)

9a. satisfied because all non-English language publications were cited on the enclosed English language copy of the PCT International Search Report or the search report from a counterpart foreign application indicating the degree of relevance found by the foreign office. (See U.S. Patent & Trademark Office's authorization in the Federal Register, Vol. 57, No. 12, January 17, 1992, at page 2031 (Reply to Comment 68).)

9b. set forth in the application.

9c. satisfied because an English language translation (complete or relevant portion(s)) is attached to each non-English language publication.

9d. enclosed as Attachment 1(e), hereto.

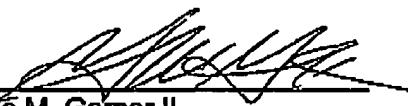
10. No admission is made that the information cited in this Statement is, or is considered to be, material to patentability nor a representation that a search has been made (other than search report(s) from a counterpart foreign application or a PCT International Search Report, if submitted herewith). 37 CFR §§ 1.97(g) and (h).

11. The Commissioner is authorized to credit any overpayment or charge any additional fee required under 37 CFR § 1.17 for this Information Disclosure Statement and/or Petition to Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Dated: April 18, 2003
700 Eleventh Street, N.W., Suite 500
Washington, D.C. 20001
Telephone: (202) 434-1500
Facsimile: (202) 434-1501

By: 
Gené M. Garner II
Registration No. 34,172

Sheet 1 of 1

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTORNEY DOCKET NO. 1095.1071	APPLICATION NO. 08/825,565
LIST OF REFERENCES CITED BY APPLICANT <i>(Use several sheets if necessary)</i>				FIRST NAMED INVENTOR Shuji OYAMA, et al.	
				FILING DATE March 31, 1997	GROUP ART UNIT 3628

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION YES NO
	AG	08-235277	09/13/96	JAPAN			Abst
	AH	02-287767	11/27/90	JAPAN			Abst
	AI						
	AJ						
	AK						
	AL						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

AM	
AN	

EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ATTACHMENT 1(e)	
EXPLANATIONS OF RELEVANCY OF REFERENCES	ATTORNEY DOCKET NO. 1095.1071
	APPLICATION NO. 08/825,565
	FIRST NAMED INVENTOR Shuji OYAMA, et al.
	FILING DATE March 31, 1997
	GROUP ART UNIT 3628

A copy of the Office Action of Japanese Patent Application No. 09-274055 with copies of cited documents and their English Abstract are included.

Attorney for applicants is advised that Japanese Patent Application No. 09-274055 was based on and claimed the benefits of priority to the prior Japanese Patent Application No. 08-273153, filed October 16, 1996 (in Japan).

The benefit of priority under 35 U.S.C. 119 is claimed to the prior Japanese Patent Application No. 08-273153, filed October 16, 1996 (in Japan), in the present application.